



PIGEONS



A Buried History

Cher Ami



The Pigeon That Saved the Lost
Battalion





GI Joe



The Winged WWII Hero



OUT OF USE, OUT OF MEMORY





The pigeon with a sign detailing its arrival and departure date. (Courtesy of the Debaillie family)



The message being placed in the container. (Courtesy of the Debaillie family)

The Secret Pigeon Service

The pigeon that carried Columba Message 37. (Courtesy of the Debaillie family)

The pigeon with the Debaillie family (from left to right: Marie Debaillie, Michel Debaillie, Arsen Debaillie, Gabriel Debaillie, and Margaret Debaillie) and the details of its arrival and departure date. (Courtesy of the Debaillie family)





Kenley Lass



Dickin Medal

“For being the first pigeon to be used with success for secret communications from an agent in enemy-occupied France while serving with the NPS in October 1940.”

Scotch Lass



Dickin Medal

“For bringing 38 microphotographs
across the North Sea in good time
although injured, while serving with the
RAF in Holland in September 1944.”





PIGEONS AS MILITARY COMMUNICATION

—◆—
WWI & WWII

Winkie



Dickin Medal

“For delivering a message under exceptionally difficult conditions and so contributing to the rescue of an aircrew while serving with the RAF in February 1942.”



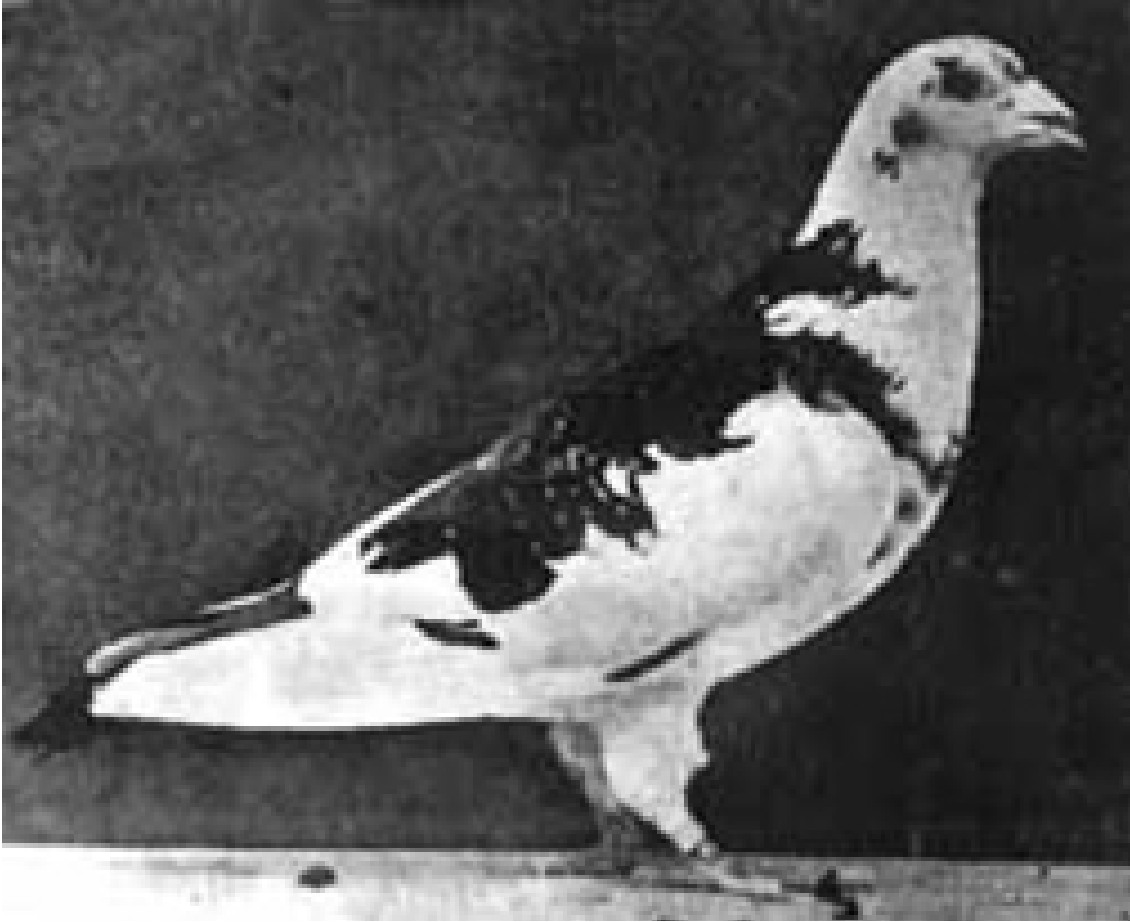


Duke of Normandy



Dickin Medal

“For being the first bird to arrive with
a message from Paratroops of 21st
Army Group behind enemy lines on D
Day, 6 June 1944”



Paddy



Dickin Medal

“For the best recorded time with a message from the Normandy Operations, while serving with the RAF in June 1944.”



All of this...

For the love of home



Questions?

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August 18, 2021

GROUP BENEFITS RENEWAL REPORT

The Clermont County Board of Commissioners

Steve Ferguson
Benefits Consultant

Susan Stockman
Benefits Consultant

Michele Mistler
Account Executive

Angela Withers
Benefits Analyst





Our Partnership with Clermont County

- USI Introduction
- Initial Renewal Results
- Tools & Communication
- Next Steps



Clermont County Service Team

USI's benefit leadership brings together broad and deep industry knowledge with superior account execution.



Steve Ferguson,
Sr. Vice President,
Producer



Susan Stockman,
Sr. Vice President,
Producer



Michele Misler,
Senior Account
Executive



Leslie McKenzie,
Account Manager



Dr. Marc Sweeney,
Pharmacy Director



Drew Park,
Financial
Underwriter



Leah Boggs
Population Health
Management
Consultant



Dave Nurre
Midwest Regional
President,
Employee Benefits



Dr. John J. Zerbe,
Medical Director



Michael Weiskirch,
Technology
Consultant



Jim Taulbee,
Director of
Underwriting
& Analytics



Avery Ozimek,
Compliance
Attorney



Lindsay Rink,
Midwest Regional
Communications
Consultant



Julie Sweetay,
Ancillary Benefit
Team Lead



Leading Brokerage & Consulting Firm USI at a Glance



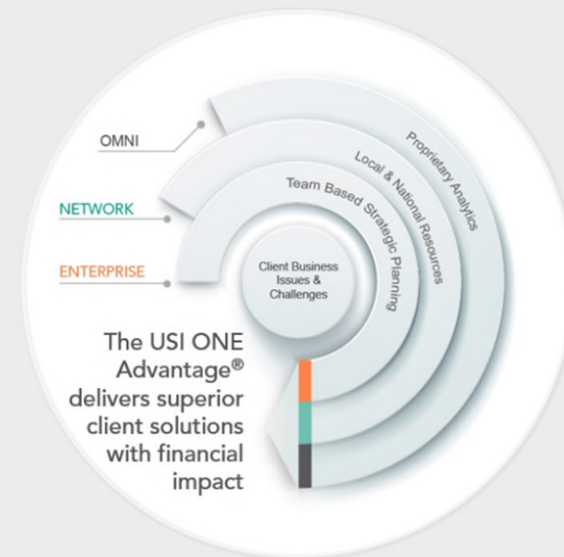
Largest privately-held
broker of U.S. business

**"America's Best
Large Employers"**

Two Years in a Row!

Forbes Magazine, 2018 & 2019

8,000+
employees



~200 Local offices

Servicing local, national,
and international needs.



500,000⁺



clients served

\$2^{Over} BILLION
IN
Revenue

150⁺ Years of
brokerage
experience

through our acquired agencies

PROPERTY & CASUALTY ■ EMPLOYEE BENEFITS ■ PERSONAL RISK ■ PROGRAMS ■ RETIREMENT CONSULTING



Executive Summary

For January 1, 2022 Insurance Renewal

Preliminary Renewal Summary:

Plan	Carrier	Current \$	Renewal \$	\$ Change	% Change
Annual Administration Premium	UHC	\$681,177	\$681,177	\$0	0.0%
Annual Stop Loss Premium	Voya	\$908,678	\$1,069,025	\$160,347	17.6%
Annual Total Fixed Costs		\$1,589,855	\$1,750,202	\$160,347	10.1%
Annual Expected Claims Total		\$12,445,776	\$12,547,439	\$101,663	0.8%
Annual Maximum Claims Total		\$15,557,220	\$15,684,298	\$127,078	0.8%
Annual Total Expected Costs		\$14,035,631	\$14,297,641	\$262,010	1.9%
Annual Total Maximum Costs		\$17,147,075	\$17,434,500	\$287,426	1.7%

- Claim costs are currently 73% of expected 2021 claim projections.
- Cost per employee per year (PEPY) is currently \$10.662, which is 15% lower than 2020.
- There are currently no claims that exceed the stop-loss deductible (\$250K), or even 50% of the stop-loss deductible.
- There are several preliminary stop-loss proposals lower than the current renewal.

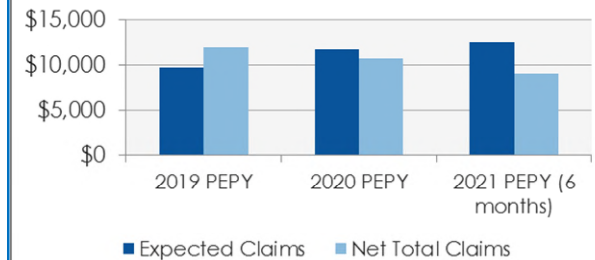


Claims Experience Dashboard

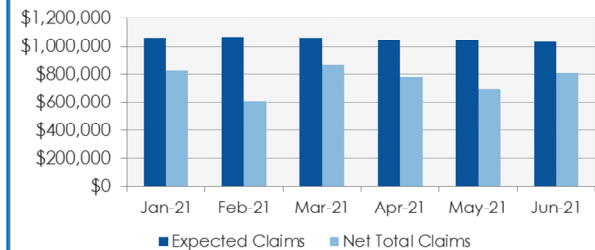
Through June 2021

Experience Summary	Plan Year to Date		
	2019	2020	2021
1 Expected Claims	10,142,210	12,076,579	6,318,365
2 PEPY Δ from prior year		+19.8%	+6.8%
3 Net Claims	12,343,168	11,089,411	4,593,523
4 Net Claims PEPY	11,870	10,728	9,068
5 PEPY Δ from prior year		-9.6%	-15.5%
6 Claims Variance to Expected	121.7%	91.8%	72.7%
7 Average Employees	1,040	1,034	1,013
8 Δ from prior year		-0.6%	-2.0%
Large Claimants	2019	2020	2021
11 Claimants Over \$125k	12	11	-
12 Total Paid Over \$125k	3,147,088	2,350,901	-
13 Claimants Over SSL	3	2	-
14 Total Paid Over SSL	774,498	275,446	-

Historical Expected vs. Net Claims



2021 Expected vs. Net Claims





COVID Impact

Pandemic to Date | Summary

individuals are only counted once based on highest categorization to date within each section

Case Summary

198

Confirmed Cases

59

Individuals with a Positive Test Result

139

Individuals with a Definitive Diagnosis (U07.1)

198

Total Confirmed Cases

Testing Summary

59

Positive Result

59

Individuals with a Positive Viral Test Result

0

Individuals with a Positive Antibody Test Result

155

Negative Result

146

Individuals with a Negative Viral Test Result

9

Individuals with a Negative Antibody Test Result

813

Unknown Result

798

Individuals with an Unknown or Inconclusive Viral Test Result

15

Individuals with an Unknown or Inconclusive Antibody Test Result

1,027

Total Individuals Tested

Vaccination Summary

197

Received Vaccine

179

Individuals Fully Vaccinated

18

Individuals Partially Vaccinated

197

Total Individuals Vaccinated

Pandemic to Date | Use of Selected Services

counted if occurring within 2 weeks of a member's COVID-19 identification

Case Type	Cases	w/ ER Visit	% of Cases	w/ IP Claim	% of Cases	w/ ICU	w/ Ventilator
Confirmed Cases	198	26	13%	14	7%	1	0



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2022 Preliminary Medical Renewal Results

Medical stop-loss insurers will need claims through August for final proposals

- USI issued RFPs to 12 medical stop-loss carriers
- Current preliminary negotiated 2022 medical cost renewal projection is 1.9%. This includes:
 - 0% increase in medical administration (4.8% of total cost)
 - 10.1% increase in stop-loss premium (7.5% of total cost)
 - 0.8% increase in expected claims cost (87.7% of total cost)
- Current best alternative stop-loss proposal is 1.7% (compared to 10.1% renewal)

Medical Experience Summary – Through June 2021

- Currently projected total medical cost is \$10.8M, compared to \$13.0M in 2020.
- Cost per employee per year (PEPY) is currently \$10.6K, compared to \$12.6K in 2020 (2020 national average PEPY is \$14.4K).
- Currently no claims that exceed the stop-loss deductible (\$250K), compared to 2 claims in 2020, and no claims that exceed 50% of the stop-loss deductible, compared to 11 claims in 2020.

2022 Initial Renewal Proposal Details



Stop Loss Outline	Current	Initial Renewal	Alternate Option 1	Alternate Option 2
Third Party Administrator	UHC	UHC	UHC	UHC
Network Name(s)	Choice Plus	Choice Plus	Choice Plus	Choice Plus
Stop Loss Carrier	Voya	Voya	QBE	Optum
Pharmacy Benefit Manager (PBM)	Optum RX	Optum RX	Optum RX	Optum RX
Specific Stop Loss (SSL)	\$250,000	\$250,000	\$250,000	\$250,000
Laser Liability	\$375,000	\$375,000	TBD	TBD
Contract Basis	24/12	24/12	24/12	24/12
Coverages Included	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Annual Reimbursement Max	Unlimited	Unlimited	Unlimited	Unlimited
Advanced Specific Funding	Included	Included	N/A	Included
Laser Waiver at Renewal Included?	Included	Included	Included	Included
Rate Cap at Renewal (Amount)	40%	40%	50%	50%
Aggregate Stop Loss (ASL)	125%	125%	125%	125%
Contract Basis	24/12	24/12	24/12	24/12
Coverages Included	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Annual Reimbursement Max	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Minimum Attachment	\$13,696,651	\$13,331,653	\$16,011,958	\$17,123,952
Run-in Limit			\$2,866,535	
Rates Firm With		Data thru September	Data thru September	Data thru September

2022 Initial Renewal Proposal - Financials



	Current		Initial Renewal		Alternate Option 1		Alternate Option 2	
Fixed Costs	Enrollment	Premium	Enrollment	Premium	Enrollment	Premium	Enrollment	Premium
Administration (PEPM)	995	\$57.05	995	\$57.05	995	\$57.05	995	\$57.05
Annual Administration Premium		\$681,177		\$681,177		\$681,177		\$681,177
<i>Change from Current</i>				\$0		\$0		\$0
<i>Percentage Change</i>				0.0%		0.0%		0.0%
Specific SL Premium (PEPM)	995	\$73.64	995	\$87.07	995	\$75.87	995	\$84.26
Aggregate SL Premium (PEPM)	995	\$2.46	995	\$2.46	995	\$2.48	995	\$2.91
Annual Stop Loss Premium		\$908,678		\$1,069,025		\$935,530		\$1,040,865
<i>Change from Current</i>				\$160,347		\$26,853		\$132,187
<i>Percentage Change</i>				17.6%		3.0%		14.5%
Annual Total Fixed Costs		\$1,589,855		\$1,750,202		\$1,616,707		\$1,722,042
<i>Change from Current</i>				\$160,347		\$26,853		\$132,187
<i>Percentage Change</i>				10.1%		1.7%		8.3%
Claims Liability	Expected	Maximum	Expected	Maximum	Expected	Maximum	Expected	Maximum
Expected / Maximum Claims (PEPM)	\$1,042.36	\$1,302.95	\$1,050.87	\$1,313.59	\$1,071.16	\$1,338.95	\$1,151.81	\$1,439.76
Annual Expected / Maximum Claims	\$12,445,776	\$15,557,220	\$12,547,439	\$15,684,298	\$12,789,694	\$15,987,117	\$13,752,574	\$17,190,717
Maximum: Additional AggSpec/Laser		\$125,000		\$125,000		\$0		\$0
Annual Expected / Max Claims Total	\$12,570,776	\$15,682,220	\$12,672,439	\$15,809,298	\$12,789,694	\$15,987,117	\$13,752,574	\$17,190,717
<i>Change from Current Expected</i>				\$101,663		\$218,917		\$1,181,798
<i>Percentage Change</i>				0.8%		1.7%		9.4%
Total Cost	Total All Plans		Total All Plans		Total All Plans		Total All Plans	
Annual Total Expected Costs		\$14,160,631		\$14,422,641		\$14,406,401		\$15,474,616
<i>Change from Current</i>				\$262,010		\$245,770		\$1,313,985
<i>Percentage Change</i>				1.9%		1.7%		9.3%
Annual Total Maximum Costs		\$17,272,075		\$17,559,500		\$17,603,824		\$18,912,759
<i>Change from Current</i>				\$287,426		\$331,749		\$1,640,684
<i>Percentage Change</i>				1.7%		1.9%		9.5%



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2022 Pharmacy Cost Reduction Opportunity

- Prescription drugs currently represent 35% of medical claims, compared to a national average of 22%. The 2020 average was 31%.
- Specialty drugs are a key cost driver. Currently less than 1% of members result in 51% of all pharmacy expense.
- Clermont County's current pharmacy cost of \$1.8M (annualized to \$3.6M) compared to \$3.8M in 2020.
- Employees currently pay 12% of the total cost, up from 9% in 2020.
- Total 2020 drug rebates were \$1.2M.

USI is preparing pharmacy manager alternatives, including:

- New manufacturer's purchasing assistance program, estimated savings in specialty drug cost of \$700K to \$1M.
- Enhanced clinical programs, prior authorization & rebates, estimated savings 10-15%.
- Introduction of limited genetic testing to improve treatment effectiveness for specific medical conditions.



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2022 Dental Renewal Results

- USI issued RFP's to 7 dental insurance companies
- Current dental provider Dental Care Plus has agreed to a 0% increase.
- Clermont County dental plan members have expressed significant dissatisfaction with providers not participating, customer service issues and changes in claims payment procedures.
- Two alternative dental insurers delivered favorable proposals.
- Delta Dental and MetLife are both offering improved benefits:
 - Better in & out of network benefits
 - Added dental implant coverage
 - Contracted discounted rates beyond the annual maximum

2022 Dental Renewal Proposal - Benefits



	Dental Care Plus Current		Dental Care Plus Negotiated Renewal Opt 1		Delta Dental with Implants and Ortho Max Reset		MetLife with Implants and Ortho Max Reset	
	Low	High	Low	High	Low	High	Low	High
Plan Type / Name	HMO	HMO	HMO	HMO	PPO/ Premier	PPO/ Premier	PPO	PPO
Deductible (Individual / Family)	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Waived for Preventive	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Annual Maximum	\$1,000	\$1,500	\$1,000	\$1,500	\$1,000	\$1,500	\$1,000	\$1,500
Preventive Services	100%	100%	100%	100%	100%	100%	100%	100%
Basic Services	80%	80%	80%	80%	80%	80%	80%	80%
Major Services	50%	50%	50%	50%	50%	50%	50%	50%
Endodontics/Periodontics	Basic	Basic	Basic	Basic	Basic	Basic	Basic	Basic
Implants	Not Covered	Not Covered	Not Covered	Not Covered	Major	Major	Major	Major
Orthodontia	Not Covered	50%	Not Covered	50%	Not Covered	50%	Not Covered	50%
Lifetime Maximum	N/A	\$1,500	N/A	\$1,500	N/A	\$1,500	N/A	\$1,500
Non-Network:								
Non-Network Reimbursements	Not Covered	Not Covered	Not Covered	Not Covered	Fee Schedule	Fee Schedule	90th	90th
Deductible (Individual / Family)	Not Covered	Not Covered	Not Covered	Not Covered	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Annual Maximum	Not Covered	Not Covered	Not Covered	Not Covered	\$1,000	\$1,500	\$1,000	\$1,500
Prev / Basic / Major	Not Covered	Not Covered	Not Covered	Not Covered	100/80/50%	100/80/50%	100/80/50%	100/80/50%
Rate Guarantee				1 Year		2 Years	2 Years with 6% rate cap	

2022 Dental Renewal Proposal – Rates, Cost & Network



	Dental Care Plus Current		Dental Care Plus Negotiated Renewal Opt 1		Delta Dental with Implants and Ortho Max Reset		MetLife with Implants and Ortho Max Reset	
	Low	High	Low	High	Low	High	Low	High
Plan Type / Name	HMO	HMO	HMO	HMO	PPO/ Premier	PPO/ Premier	PPO	PPO
Monthly Rates								
Employee	\$24.50	\$28.51	\$24.50	\$28.51	\$25.69	\$29.89	\$23.40	\$27.24
Employee + Spouse	\$67.19	\$78.23	\$67.19	\$78.23	\$70.45	\$82.02	\$64.17	\$74.73
Employee + Child(ren)	\$61.87	\$71.99	\$61.87	\$71.99	\$64.87	\$75.48	\$59.11	\$68.77
Employee + Spouse & Child(ren)	\$75.02	\$87.37	\$75.02	\$87.37	\$78.66	\$91.61	\$71.64	\$83.44
Annual Cost								
Annual Total		\$574,928		\$574,928		\$602,818		\$549,126
Change from Current				\$0		\$27,890		-\$25,802
Percentage Change				0.0%		4.9%		-4.5%

Dental Network Comparison

Carrier	Overall Access (2 Providers within 10 Miles)	Employees without Access	Number of Network Providers	Average Distance to Closest Dentist
Dental Care Plus (Incumbent)	95.7%	4.3%	549,684	2.5 miles
Delta Dental (PPO and Premier)	94.8%	5.2%	429,048	2.6 miles
MetLife	100.0%	0.0%	392,441	3.6 miles



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2022 Vision Renewal Results

- USI issued RFP's to 8 vision care insurers
- Current vision provider, EyeMed has a 0% increase in 2022.
- In an interest in offering a vision plan that expand the available vision providers, the Vision Service Plan (VSP) offers:
 - Increased benefit allowances
 - Decrease in premium cost
 - Benefit allowances that are based on wholesale costs instead of retail
 - Four-year rate guarantee

2022 Vision Renewal Proposal – Benefits



	EyeMed Current	MetLife	VSP
Exam Copay	\$10	\$10	\$10
Materials Copay	\$20	\$20	\$20
Exam	100%	100%	100%
Lenses			
Single	100%	100%	100%
Bifocal	100%	100%	100%
Trifocal	100%	100%	100%
Frames	100% to \$130; 20% off balance	100% to \$130	100% to \$160; 20% off balance
Elective Contacts	Conventional: \$130 plus 15% off balance; Disposable: \$130	100% to \$130	100% to \$160
Lasik	15% off retail; 5% off promotion	Not Covered	15% off retail; 5% off promotion
Benefit Frequencies (E/L/F/C)	12/12/24/12	12/12/24/12	12/12/24/12
Non-network Benefits			
Eye Exam	\$40	\$45	\$45
Lenses	\$40/\$60/\$80	\$30/\$50/\$65	\$30/\$50/\$65
Frames	\$65	\$70	\$70
Elective Contacts	\$100	\$105	\$105
Participation	Currently 66%	10 EES	66%
Rate Guarantee	Until 1-1-2023	4 Years	4 Years

2022 Vision Renewal Proposal – Rates & Cost



	EyeMed Current	MetLife	VSP
Monthly Rates			
Employee	\$5.63	\$5.15	\$5.60
Employee + Spouse	\$11.83	\$10.81	\$11.77
Employee + Child(ren)	\$13.52	\$12.36	\$13.47
Employee + Spouse & Child(ren)	\$16.15	\$14.76	\$16.14
Total Employees			
Annual Cost			
Annual Total	\$98,721	\$90,245	\$98,410
Change from Current		-\$8,476	-\$311
Percentage Change		-8.6%	-0.3%



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2022 Life and Disability Benefits Renewal Results

- USI issued RFP's to 9 life & disability insurance carriers
- Current County-funded Life/Disability programs and Voluntary Life Insurance has a 0% increase in 2022.
- Supplemental Plans for Short-Term & Long-Term Disability Insurance transitioned from KMG to Humana & then to Manhattan Life. Participants have experienced significant issues in administration and eligibility challenges to claims, which has resulted in a request to change. Voya is a possible alternative offering:
 - Lower employee premium cost
 - Bundled pricing with Voya (already insures Company-paid life/disability and voluntary life insurance)
 - Improved pre-existing condition exclusion for new enrollments



Benefits Mobile App – Already Implemented

The USleb app gives on-the-go access to all of your benefit and insurance policy details, HR contact information and more!

Our mobile benefits app provides a quick and simple way for you and your benefit plan participants to access benefit summaries and other important information about your group plans. The app also offers the ability to take photos of ID cards to store on the phone, as well as a way to easily locate carrier and HR contact information—all in one place—24/7 and on the go. Our app is free, available for iPhone and Android and the benefits include:

- **Staying Organized**

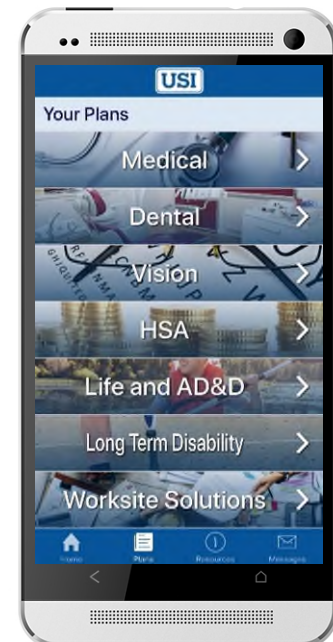
The app gives employees access to all of their benefit plan information and ID cards—all in one place.

- **Lightening Wallets**

The app allows you to take and access images of your ID cards. Images are stored on the phone itself; no personal health information is transmitted or saved.

- **Getting In Touch**

The app provides you with a single location to find contact information for your Human Resources team and the **Benefit Resource Center** as well as insurance carriers.





Finding the Right Way

The following are levers we can pull, depending on your specific needs and resources

Email Campaigns

- Customized to you
- Immediate launch
- Includes flyers and videos



On-site Signage

- Digital files for TV screens
- Traditional flyers for printing



Video Library

- More than 60 – and always adding more
- Available in Spanish
- Link from emails, QR codes or text messages



Digital Enrollment Materials

- Clickable benefit guide
- Recorded benefits presos
- Webinars
- Benefits portal

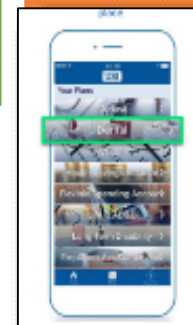
Postcard Campaigns

- Print/fulfillment costs passed through
- Reach employees and spouses



USI Mobile App

- House all plan docs
- Available to participants and dependents
- Push messages for OE



Vendor partners available to provide texting services, decision support, fully custom design, etc.

Benefit Resource Center (BRC)



Why won't they pay my claim?

Services denied?!

How can my claim still be "in process"?
It's been two months!

I called my insurance carrier, but now I'm just more confused.

Do I have mail-order prescription benefits?



Call the Benefit Resource Center ("BRC"),
We're Here To Help!

We speak insurance.

Our Benefits Specialists can help you choose the right plan for you and your family, translate confusing jargon, answer questions about which benefits are on your plan and which aren't, work directly with insurance carriers to resolve tricky issues regarding claims and denials of service—and more!

Benefit Resource Center

BRCMidwest@usi.com | Toll Free: 855-874-0829

Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time



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Next Steps:

- Finalize Stop Loss proposals
- Meet with OMB and HCAC for final vendor selections and employee/county cost share.
- Board Presentation on September 1st.
- Motion to approve recommendations
- Schedule Open Enrollment